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ABSTRACT

The research on work and retirement attitudes is discrepant; some studies report a positive relationship between work attitudes and retirement attitudes, while other investigations find a negative or no relationship. Anticipated work changes and work and retirement attitudes were examined to determine patterns of withdrawal from occupational roles by older workers. Initial interviews with 1,870 men employed as farmers, blue collar workers, owner-merchants, self-employed professionals, and salaried professionals were conducted in 1964. In 1974, 1,839 subjects were interviewed again, and six measures of work attitudes and seven measures of retirement attitudes were determined. Only very weak intra-concept correlations for the work measures were found, suggesting that the instruments may not measure the same aspects of work, or that work attitudes may be too diverse to be adequately evaluated by these instruments. Reasonably good intra-measure correlations occurred for the retirement scales. With the exception of the annuity item, work and retirement attitudes were not highly related for the sample. (Although study data are not recent, this topic is of great interest to current researchers.) (NRB)

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A Multiple Measure Approach to The Relationship Between Work and Retirement Attitudes

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Edward A. Powers

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While a voluminous amount of research exists on work and retirement attitudes, only a limited number of studies have been undertaken to compare these two attitudes (e.g.,Friedmann and Havighurst, 1954; Fillenbaum, 1971; Glamser, 1976; Simpson, Back, and McKinney, 1966; Johnson and Strother, 1962; Saleh and Otis, 1963; Goudy, Powers, and Keith, 1975; Atchley, 1971; Britton, Mather, and Lansing, 1961). In most studies there is the expectation that since retirement means the end of the job, attitudes toward the job will be related in some meaningful way to attitudes about retirement (Fillenbaum, 1971). Assuming that a relationship does exist, researchers have attempted to test this relationship based on the idea that positive work attitudes generate negative retirement attitudes (Goudy, Powers, and Keith, 1975; Fillenbaum, 1971). The findings from research, however, have not strongly supported the association of work and retirement attitudes. Although results have been inconsistent and at times contradictory no research has been undertaken previously to determine the reason for the inconsistent and contradictory findings. That the findings have been inconsistent may well result from one of several common problems to social science research. First, different samples frequently have been used, second, measures used to test work attitudes and retirement attitudes have varied across studies, and third, less powerful statistical tests usually are used to test relationships.

This paper attempts to examine and extend the research on work and retirement attitudes. Work attitudes are defined as feelings toward an activity that produces wealth, profit, or social rewards, while retirement attitudes are defined as feelings toward the termination of gainful employment performed for pay, profit, or social rewards.

REVIEW OF LITERATURE

There are only a few researchers who have looked at interrelationships between work and retirement attitudes. In Fillenbaum's study (1971), a very limited relationship was found between job attitudes and retirement attitudes among 243 university and medical center nonacademic employees. Subjects were divided into four age categories: 25-34, 35-44, 45-54, and over 54. Persons of both sexes, both races and all occupational levels were included. Attitudes toward work were measured by job satisfaction questions based on Herzberg, Mausner, and Snyderman's (1959) concepts of motivation variables (extrinsic aspects of the job) and retirement attitudes measured by the first two items of Thompson's three-item attitude to retirement scale. Date were analyzed by means of Chi-square test. The only statistically significant finding was that high achievement was associated with a negative view of retirement among older individuals, males, and whites.

As an explanation for her limited findings, Fillenbaum (1971) suggested that only when work holds the central organizing position in a person's life should job attitudes influence retirement attitudes. Goudy, Powers, and Keith (1975), however, did not find support for her suggestions. Respondents in their research who listed work as a central life interest weren't more likely than others to report inverse relationships between work and retirement attitudes.

Simpson, Back, and McKinney (1966) found no relationship between work attitudes and retirement attitudes for different occupation levels. Their study incorporated retired workers and workers within five years of retirement divided into three occupational groupings--upper white-collar (college professors, executives, physicians, and lawyers); middle stratum (clerical and sales,

skilled-craftsmen, and foremen); and semi-skilled (textile, tobacco, and chemical workers). Orientations toward work were determined by two measures, one a Guttman-type scale that measured work commitment (reproducibility coefficient of .91), and the other a list of different descriptions of work that were formulated into two categories (extrinsic and intrinsic aspects of work). Using Chi-square analysis, they found that persons of upper-occupational levels who were highly committed to the job did not look forward to retirement. No relationship, however, was found for the middle stratum and semi-skilled workers suggesting that a negative attitude toward retirement among lower-level industrial workers may very well be a realistic fear of impending poverty (Simpson, Back, and McKinney, 1966).

Consequently, Glamser (1976) contends that workers who expect a positive retirement experience are likely to have a positive attitude toward retirement; his data, however, did not substantiate this contention. Using questionnaires collected from 70 male hourly and salaried employees (60 and over) no relationship between attitude toward retirement and commitment to work was observed. Attitude toward retirement was measured by a five-item Likert scale A seven-item summated scale developed by Westoff, Potter, Sagi, and Mishler (1961) was used to measure retirement. Step-wise regression was used to evaluate the importance of objective, situational factors. This process produced four variables (number of times unemployed, number of close friends, retirement knowledge, and social activity level) that accounted for half of the variance. The procedure and techniques used by Glasmer (1976) were greatly advanced over others in this area but his small sample definitely limited the generalizability of findings and may be the reason for the lack of an attitudinal relationship.

Johnson and Strother (1962), using a stratified random sample of 290 male hourly and salaried employees in a food-processing plant, suggest the contrary. They found that job satisfaction (a measure of work attitudes) is not incompatible with a favorable attitude toward retirement and that retirement and work have positive values for a majority of employees. Yet of the six hypotheses formulated on job satisfaction and retirement attitudes (measured by a retirement attitude questionnaire), only two were significant while for one the relationship was not clear (based on Chi-square tests). Due to this observed lack of significance, only three major findings emerged from their work: (1) those who view their work as the major value tend to be less favorably oriented toward retirement; (2) those who view their work as the most desriable feature of their job have less favorable attitudes toward retirement; and (3) those who said they would miss nothing about their job are most favorably disposed toward retirement. The findings from their study suggest that there is a limited relationship between work and retirement attitudes but results could have resulted from the measure of retirement attitudes.

To measure work and retirement attitudes, Saleh and Otis (1963) devised a job attitude scale (16 statements representing six job-related factors and ten context-related factors) and a retirement attitude scale (two objective Likert-type questions and two open-ended questions. The Chi-square test of the job-oriented and the context-oriented individuals on the first question of the retirement attitude scale was significant at the .01 level while results of the second question (feelings about retirement with the feelings perceived in other people) showed differences between groups were not significant. But when both questions on feelings about retirement were combined the differences were significant at the .02 level. Therefore, those pre-retirees who stressed

extrinsic factors as the source of job satisfaction had more favorable attitudes toward retirement than did those who stressed intrinsic factors of their job (Saleh and Otis, 1963). The authors note, however, that being satisfied or dissatisfied with the job is not the only factor affecting this relationship. Finances and health are important which others also have suggested (Saleh and Otis, 1963; Friedmann and Havighurst, 1954; Thompson and Streib, 1958).

In their study of work and retirement, Britton, Mather, and Lansing (1961) made work-retirement comparisons for three occupational groupings: professional-technical, managers, officials; farmers, clerical-sales, craftsmen, foremen , operators; and laborers, service and private household workers. Analysis also was made for farmers as a separate group although no reason was given for this. Seven-point rating scales were used to assess work and retirement attitudes. Chi-square tests were used to determine if respondents differed when analyzed according to sex, age, education, occupation, and place of residence. A number of respondents felt that a person never should retire while some members of the sample approved of retirement as a time to escape drudgery and enjoy life. The overall finding was that an inverse relationship exists between work and retirement attitudes that varies by sex, age, occupation and place of residence. Women more often than men felt a person should work as long as they are physically able; the young and middle-aged felt that retirement should be at a specified age, while better educated respondents suggested that individual and job circumstances should determine when a person retires (Britton, Mather, and Lansing, 1961).

The study by Goudy, Powers, and Keith (1975) yielded only partial support for the suggested inverse relationship between work and retirement attitudes. Product-moment correlation coefficients were used to test relationships; six

of nine tests of the basic hypothesis were significant. Five occupational groups--self-employed professionals, salaried professionals, owner-merchants, blue-collar workers, and farmers--were sampled. Work attitudes were measured by a job satisfaction scale and two single-item measures of job attitude (acceptance of an annuity and others' views of the job). Retirement attitudes were measured by two scales (avoid retirement and enjoy retirement) and a single-item indicator of suggested retirement age. Only the hypothetical annuity item was consistently related to the retirement measures, while only suggested retirement age consistently related to the work satisfaction measures. Even though their work and retirement measures yield statistically significant correlations, the low coefficients indicated a very weak relationship between the two variables.

Goudy, Powers, and Keith (1975) note that combining indicators into composite indexes did not produce a better indicator and that the tests yielding significance in the hypothesized direction should be the only ones considered. Goudy et al. (1975) suggest that previous studies could have either supported or rejected the hypothesized relationship between work and retirement attitudes depending on the measures used. Relating their findings to those of Fillenbaum (1971), they suggest that the dissimilar outcomes are the result of work and retirement measures not being the same, as well as the different samples studied.

Thus, discrepancies have been observed in the literature on work and retirement attitudes; a number of studies have reported a positive relationship between work attitudes and retirement attitudes, while others have found a negative or no relationship (see Table 1). Studies testing the relationship usually had used limited measures, which suggests that the inverse relationship

could have been either rejected or supported depending, in part, on the measure used.

Most of the data used in past research have been cross-sectional. Goudy, Powers, and Keith (1975) had longitudinal data available to test this attitudinal relationship, but they chose a cross-sectional analysis of the data. Gordon(1961), however, suggests that attitudes toward both work and retirement undergo a significant change during the life cycle. The measure, sample and time frame used in research on work and retirement attitudes, therefore,should effect results. In this study, we decided to test three questions. Does the observed relationship between work and retirement attitudes depend on the measure used? Does the observed relationship depend on the sample used? Are different relationships between work and retirement attitudes obtained for data collected at one point in time vis-a-vis over time?

METHODS

The data come from a panel study of older males residing in small Iowa communities. The initial interviews were obtained in 1964 to provide benchmark information. The 1964 sample was composed of fully employed men from five occupational groupings: farmers, blue-collar workers, owner-merchants, self-employed professionals, and salaried professionals. In 1974, reinterviews were conducted with the survivors of the original benchmark group. The purpose of the study was to provide information on patterns of withdrawal from occupational roles of older workers. Anticipated work changes as well as work and retirement attitudes of later life were included in the study.

Only 31 of the original 1,870 respondents interviewed were never located. Some of these individuals probably were deceased by 1974.

Table 1. Work and retirement attitude studies by sample, measure, test of significance and findings

Study	Sample (sample size)	Measure	Statistic	Finding
Britton, Mather, & Lansing, 1961	Retired farmers (their widows) and small business professionals. (N=486)	Seven-point scale and open-ended and anecdoted questions.	Chi-square	Both positive & negative attitudes.
Fillenbaum, 1971	Nonacademic employees. (N=243)	5 job attitude questions and 4 retirement attitude questions.	Chi-square	Limited relationship.
Glamser, 1976	Male hourly and salaried workers. (N=70)	5-item work scale and 7-item retirement scale.	Step-wise regression	No relationship.
Goudy, Powers, & Keith, 1975	5 occupational groups (males). (N=1332)	Job satisfaction, avoid and enjoy retirement scale, single items.	Product-moment coefficients	Limited relationship.
Johnson & Strother, 1962	Hourly and salaried workers. (N=290)	Job satisfaction and preretirement items	Chi-square	Positive and negative attitudes.
Saleh & Otis, 1963	Managerial level employees (N=85)	Job and retirement attitude scale	Chi-square	Limited relationship.
Simpson, Back, & McKinney, 1966	Upper white-collar, middle stratum, and semi-skilled workers. (N=465)	Job attitude scale, work and retirement question.	Chi-square	Limited relationship.

Work attitudes

Six measures of work attitudes are used in this paper: job autonomy, job satisfaction, Blood's (1969) work ethic, acceptance of an annuity, and two items on work value. Questions about the amount of freedom allowed in deciding work patterns formed a job autonomy scale (alpha = .93). Respondents were asked how much freedom they had to decide hours per day of week worked, hours of the day which were worked, and weeks per year worked.

The second measure of work, job satisfaction, also formed a scale (alpha = .53). The job satisfaction scale consisted of four items: How well do you like your job?; How much of the time do you feel satisfied with this job?; If you had to do it over again, would you still choose your line of work?; Would you recommend this work to a friend?.

The third measure of work attitude was the Blood (1969) work ethic scale. This scale serves as a measure of the extent to which individuals adhere to the value of hard work (alpha = .56). The scale contains the following statements: Hard work makes a man a better person; Wasting time is as bad as wasting money; A good indication of a man's worth is how well he does his job; If all other things are equal, it is better to have a job with a lot of responsibility than one with little responsibility.

Finally, three single-item measures of work attitude were used. The first item, an annuity question, asked respondents "Assume you were offered an annuity that would provide a living equal to what you have now for the rest of your life, with no strings attached except that you had to quit doing any work for pay or profit; would you take it?" This is a commonly used item in the work/retirement literature. Two work-value statements also used were: How is this kind of work liked by people generally? and If you were free to arrange you life in any way you choose, which one would come first?

Retirement attitudes

Seven measures of retirement attitudes were used. Four of these (avoid retirement, enjoy retirement, retirement adjustment, and anticipated retirement adjustment) formed scales, while the other three were single items.

The avoid retirement scale was factor analyzed from ten agree-disagree items on retirement (Goudy et al, 1975; Powers and Keith, alpha = .66). The final items for this scale were: When a man retires his health is apt to decline; It it better not to think about retirement; When a person retires he has one foot in the grave; Retirement is something to be avoided as long as possible.

The enjoy retirement scale also was factor analyzed from the ten agree-disagree items on retirement (Goudy, Powers and Keith, 1975; Powers and Keith, alpha = .56). The items for the scale were: Most people look forward to retirement as something very enjoyable; For most people retirement is an opportunity to do things they have always wanted to do but never had the time to do; Those who retire should consider themselves lucky; Retirement is a goal for which people are willing to sacrifice and work hard.

The retirement adjustment scale was taken from the work of Streib and Schneider (1971). Four items from their work were used to formulate the scale (alpha = 74). These items were: How often do you miss the feeling of doing a good job?; How often do you feel that you want to go back to work?; How often do you worry about not having a job?; How often do you miss being with other people at work?

An anticipated retirement adjustment scale provided another measure of retirement attitude, but for the full-time employed (alpha = .79). Respondents employed full-time were asked to predict their feelings when retired; how often they wouldn't know what to do to keep occupied, how often they would miss the feeling of doing a good job, how often they would want to go back to work or miss people at work, and how often they would worry about not having a job.

The second anticipated retirement adjustment scale was devised for the part-time employed and included both "past" and "future" questions (alpha = .79).

Finally, several individual items were available to measure retirement attitudes: Do you ever intend to retire?; When you think of retirement, do you look forward to it or do you dislike the idea?; and How easy would adjusting to full retirement be for you?

The multiple measure approach is used in this paper. This approach is used because valuable evidence may be obtained by using several measures of each conceptual variable, observing the pattern of associations between each indicator of the independent variable and each indicator of the dependent variable.

First, the indicators of work attitude and of retirement attitude will be correlated to determine the assocation between concept measures. Second, each indicator of work attitude will be correlated with each indicator of retirement attitude to determine the overall pattern of association. Zero-order correlation coefficients will be used to determine the pattern of association, with the exception of the ordinal variables, for which Spearman's rank-order correlation coefficients will be computed. For these analyses, the 1974 data were used.

To determine change, 1964-1974, "residual" or "basefree" measures of change will be used because raw change or raw gain scores formed by substracting pre-test scores from post-test scores lead to fallacious conclusions since such scores are systematically related to any random error of measurement (Cronbach and Furby, 1970). This residualized procedure removes the effect of the level of the indicator at time one (1964)

from time two (1974). The residualized score that results singles out indicators that change the relationship more or less than expected. This process is accomplished by the use of regression. These statistical procedures have been discussed in Curtis and Jackson (1962); Cronbach and Furby (1970); and Sullivan (1971; 1974).

FINDINGS

Although not directly a consideration in the intercorrelation of work attitudes and retirement attitudes, it first is important to look at the correlation of different measures of each concept. In that manner, it is not only possible to determine whether measures are tapping the same factors, but extremely high intra-concept correlations may suggest that inter-concept correlations should be very similar.[1]

When the work measures were correlated none were highly related (Table 2). That they did not correlate well suggests that either they may not be good measures of work or else that they may not be measuring the same aspect of work. On the other hand, most of the retirement measures were reasonably well correlated, suggesting that they were tapping similar aspects of retirement. The enjoy retirement measure, was not highly related to any of the other retirement items. From these data we are not able to determine whether the enjoy retirement measure is not a good retirement scale or whether it is tapping an aspect of retirement not measured by other scales used.

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[1]There is no definitive standard of acceptable or high correlation. A .4 or .5 relationship is taken as acceptable (for a full explanation, see Curtis and Jackson, 1962; Sullivan, 1971, 1974; Campbell and Fiske, 1959).

When the work and retirement measures were correlated, few of the relationships exceeded a .2 level (Table 2). The only exception was the annuity item, which, as expected, was negatively related to the retirement measures. That the item was more highly related to the retirement measures than other work measures could suggest it is more an indicator of retirement than work attitudes. Although, in this paper and in the work of Powers and Goudy (1971), and Goudy, Powers and Keith (1975) the annuity item was considered a work measure. Further, if the annuity item is considered a retirement measure, then it is negatively related to all other retirement measures. If the annuity question is retained as a work measure, it is the only work measure related to retirement measures at a .3 level or better. For the total sample, then, except for the annuity item, work and retirement attitudes were not highly related.

One of the original questions prompting this paper was whether the measure determines the observed relationship between work and retirement scales. Six different work indicators and seven retirement indicators were used in this study. With the exception of the annuity item there wasn't a relationship between work and retirement attitudes. Thus for this sample, most work and retirement measures weren't related. The annuity item, however, did provide good negative inter-concept correlations.

The second question addressed in this paper was whether the sample used would effect results. The overall study from which this paper was drawn was restricted to rural males. We could not consider the effects of sex and urban residence on inter-measure correlations. It was possible, however, to sub-divide the sample into various age, occupational and work status sub-groups to test the effect of sample on the relationship between work and retirement attitudes. These three dimensions, age, occupation, and work status, do frequently distinguish the samples used and the findings obtained in most research on work and retirement attitudes.

To test for age, occupation and work status effects the sample was divided first into the three age groupings--60-64 (N=460), 65-69 (N=427), and 70 plus (N=445)--then the five occupational groups from which the sample originally was drawn--farmers (N=245), blue-collar workers (n=237), owner-merchants (n=318), salaried professionals (n=289), and self-employed professionals (N=244)--and finally two work statuses--employed full-time (n=544), and retired (N=481). These data may be found in Tables 3, 4 and 5 respectively. Zero order correlations were run to test for intra and inter-concept correlation for each of the subsamples. The results were basically the same as that previously reported regardless of the subsample,--(1) correlations between work measures were weak if nonexistant, (2) with the exception of the enjoy retirement scale the retirement measures were highly correlated, and (3) the annuity measure was the only work attitude measure that was related to the retirement measures. The only subgroups that differed much from these patterns was factory workers and the 65-69 age group for whom the annuity item was not related to any retirement measure. For no subgroups were the inter-concept correlations very strong. Thus, the results of the test of our second concern, whether the sample used affects the correlation between work and retirement attitudes, indicated that at least for nonmetropolitan men, the relationship between attitudes is not affected by occupation, age or work status.

Our third concern was whether the time frame, one point in time or longitudinal, would effect the relationship between work and retirement attitudes. That is, would a panel analysis of work and retirement attitudes yield stronger observed relationships? When correlating residualized change scores for the work and retirement measures we found that the intra-concept correlations for both work and retirement attitudes were very low (Table 6). At first this may be surprising for the retirement measures. But there were only three retirement measures that were used in both 1964 and 1974 interviews, intend to retire,

enjoy retirement, and avoid retirement. These three retirement measures were among the weaker intra-concept correlations at one point in time and for all age, occupation, and work status groupings. It was expected, therefore, that they would not be highly related over time. When the cross concept correlations were run, it was found that the relationship between measures of work and retirement attitudes were extremely weak. Therefore, a panel test of the relationship between retirement and work attitudes did not strengthen relationships.

DISCUSSION

Researchers in the field of work and retirement for the last two decades have been guided by an assumption that attitudes toward the job will be related in some meaningful way to attitudes toward retirement. The findings from past research presented neither strong nor consistent relationships between work attitudes and retirement attitudes. It, therefore, was argued in this paper that inconsistent findings are likely to be the result of the sample, measures, or the time frame used in past research.

In this research it was found that there were very weak intra-concept correlations for the work measures. Job liked by others, annuity, life arrangement, job autonomy, job satisfaction, and work ethic were poorly correlated for all subsamples. The majority of the correlations barely reached a .2 level (two correlations were at a .3 level and one at .4 out of the 246 tests), thus failing to consistantly hold up for any age, occupation, work status, at one point in time or over time. The weak intra-concept correlations suggests, that for the entire sample these measures are not likely to be measuring the same aspects of work or that the work attitudes may be so diverse that the measures used do not

adequately tap work attitudes, Gordon (1961), for example, points out that attitudes toward work undergo significant changes during the life cycle and that these changes are affected by differences in occupation, education, income level, work environment, health, and personality attributes. It, therefore, could be argued that what is needed is a greater number of items to cover more aspects of work attitudes. Yet this was the purpose in using multiple measures in this research. And, for the most part, it was not simply a matter of sample characteristics.

There were reasonably good intra-measure correlations for most of the retirement scales, however. Intent to retire, feelings about retirement, ease of adjustment to retirement, retirement adjustment for (full- and part-time employed), and avoid retirement all were reasonably well correlated for all ages, occupations, and work status groups.

We could find no support for our earlier suggestions that either the sample or the time frame would effect the relationship between attitudes toward work and attitudes toward retirement, although, admittedly, we did not have women, urban or non-Midwestern respondents. We, however, did have a good sampling of various ages, occupational groupings and work statuses. These are factors that have been important in past research. There was some slight suggestions that the measure used in research may be a consideration. For all the subsamples except men between the ages of 65 and 69 and factory workers, the annuity item was related to most measures of retirement attitudes. If our investigation has been one in which we had used a single measure of work and retirement attitudes, a common procedure in such research, and it that measure of work

had been the annuity item we would have concluded that work and retirement attitudes were related. We then likely would have attempted to build a case why these attitudes were not related for factory workers and men just past traditional retirement age. If, however, our study had used any other work measure, no relationship would have been observed.

Retirement marks the separation from positions that bring intrinsic and extrinsic rewards to the employed person. We do not clearly understand what these and other aspects of retirement and work mean to the individual. Therefore, we should be cautious in our research, and willing to admit that the two attitudes are not related. We are not sure of the relationships between these two attitudes.

In future research better work attitude measures need to be developed. This is not to say that researchers should not use different measures to test the same concept. But attempts to test the work and retirement relationship based on the idea that positive work attitudes generate negative retirement attitudes should be done with better work measures.

That this study demonstrated a very limited relationship between work attitudes and retirement attitudes must be qualified by the maleness and rural nature of the sample. One urban study, (Glamser, 1976), however, has found no relationship between work and retirement attitudes. Nevertheless additional research from an urban area, including women, is needed to test these relationships.

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Table 2. Zero-order correlation coefficients of work and retirement indicators by work and retirement indicators for entire sample

	Work indicators					
	x_1	x_2	x_3	x_4	x_5	x_6
Work Indicators						
Job liked by others (x_1)	1.000					
Annuity (x_2)	.058	1.000				
Life arrangement (x_3)	-.011	-.180	1.000			
Job autonomy (x_4)	.041	.177	.054	1.000		
Job satisfaction (x_5)	.261	.217	.071	.220	1.000	
Work ethic (x_6)	.053	.060	.071	.078	.133	1.000
Retirement Indicators						
Intentions to retire (y_1)	-.039	-.230	.116	-.230	-.177	-.035
Predicted feelings about retirement (y_2)	.016	-.331	.082	-.194	-.203	.004
Ease of adjustment to retirement (y_3)	.023	-.302	.107	-.068	-.156	-.114
Retirement adjustment (for retired only) (y_4)	.063	---[a]	.045	-.147	-.096	-.002
Anticipated retirement adjustment for full-time employed (y_5)	-.031	-.308	.074	-.150	-.184	-.182
Anticipated retirement adjustment for part-time employed (y_6)	.018	-.169	.155	-.100	-.067	-.054
Avoid retirement (y_7)	.071	-.194	.123	.049	.011	-.079
Enjoy retirement (y_8)	-.032	-.197	-.162	.038	.035	.064

[a]No correlation could be computed.

Retirement indicators							
y_1	y_2	y_3	y_4	y_5	y_6	y_7	y_8
1.000							
.443	1.000						
.345	.512	1.000					
---[a]	---[a]	---[a]	1.000				
.394	.444	.670	---[a]	1.000			
-.304	.422	.563	---[a]	---[a]	1.000		
.261	.456	.422	.388	.407	.309	1.000	
.200	.323	.209	.251	.165	.140	-.291	1.000

Table 3. Zero-order correlation coefficients of work and retirement indicators by work and retirement indicators, by age groups.

	Work Indicators											
	x_1			x_2			x_3			x_4		
	60-64	65-69	70+	60-64	65-69	70+	60-64	65-69	70+	60-64	65-69	70+
Retirement indicators												
Intentions to retire (y_1)	-.005	-.155	.019	-.210	-.085	.391	-.149	-.068	-.158	.092	-.014	.172
Predicted feelings about retirement (y_2)	.119	-.171	-.144	-.400	-.242	-.177	.033	-.082	.318	-.023	-.143	-.076
Ease of adjustment to retirement (y_3)	.108	-.126	-.145	-.297	-.183	-.301	.189	-.096	.096	-.078	.093	.063
Retirement adjustment (for retired only) (y_4)	.030	.145	.294	---[a]	---[a]	---[a]	.134	-.074	-.014	-.312	.182	-.002
Anticipated retirement adjustment for full-time employed (y_5)	.290	.192	-.159	.388	-.318	-.254	.283	-.249	.195	-.015	.418	.062
Anticipated retirement adjustment for part-time employed (y_6)	.131	-.356	.359	.200	-.169	---[a]	.171	-.156	-.412	-.203	.044	.077
Avoid retirement (y_7)	-.014	.141	.168	-.197	-.166	-.117	-.241	-.097	-.119	.016	-.027	-.071
Enjoy retirement (y_8)	-.037	-.062	.064	-.218	-.221	-.394	-.238	-.121	-.053	.006	-.066	-.082

[a]No correlation could be computed.

Table 3 (Continued)

	x_5			Warm Indicator x_6		
	60-64	65-69	70+	60-64	65-69	70+
Retirement Indicators						
Intentions to retire (y_1)	.253	-.186	-.236	.063	.177	-.109
Predicted feelings about retirement (y_2)	-.226	-.144	-.219	-.009	-.020	-.292
Ease of adjustment to retirement (y_3)	-.273	.016	-.048	-.031	.101	-.178
Retirement adjustment (for retired only) (y_4)	-.016	-.036	.361	-.004	.004	-.008
Anticipated retirement adjustment for full-time employed (y_5)	-.188	-.179	.073	-.025	.051	-.379
Anticipated retirement adjustment for part-time employed (y_6)	-.343	.103	.780	-.207	.073	-.291
Avoid retirement (y_7)	.053	-.130	.038	.032	.040	-.313
Enjoy retirement (y_8)	.043	-.415	.203	.056	.100	.183

Table 4. Zero-order ocrrelation coefficients of work and retirement indicators by work and retirement indicators, by occupation

	Work Indicators							
	x_1					x_2		
	Farmers	Blue Collar	Small Businessmen	Salaried Professionals	Self-employed Professionals	Farmers	Blue Collar	Small Businessmen
Retirement Indicators								
Intentions to retire (y_1)	-.067	.109	-.102	-.090	-.047	-.234	-.108	-.200
Predicted feelings about retirement (y_2)	.014	.192	.041	-.042	-.039	-.263	-.145	-.284
Ease of adjustment to retirement (y_3)	.111	.081	-.018	.026	-.091	-.205	-.122	-.328
Retirement adjustment (for retired only) (y_4)	.015	-.075	.096	.059	.013	---[a]	---[a]	---[a]
Anticipated retirement adjustment for full-time employed (y_5)	-.108	-.103	-.062	.058	.020	-.310	.046	-.428
Anticipated retirement adjustment for part-time employed (y_6)	-.069	-.160	.159	-.164	.026	-.102	-.241	-.118
Avoid retirement (y_7)	-.008	-.033	.130	.009	-.071	-.170	.021	-.231
Enjoy retirement (y_8)	.030	.095	-.019	-.014	-.091	-.182	.033	-.332

[a]No correlation could be computed

Table 4. Continued

	Work Indicators						
	x_2		x_3				
	Salaried Professionals	Self-employed Professionals	Farmers	Blue Collar	Small Businessmen	Salaried Professionals	Self-employed Professionals
Retired Indicators							
Intentions to retire (y_1)	-.277	-.215	-.111	-.034	-.214	.133	-.042
Predicted feelings about retirement (y_2)	-.410	-.340	-.136	-.125	.168	.031	-.121
Ease of adjustment to retirement (y_3)	-.335	-.379	.067	-.159	-.192	.049	-.157
Retirement adjustment (for retired only) (y_4)	---[a]	---[a]	-.159	-.159	-.117	-.053	-.129
Anticipated retirement adjustment for full-time employed (y_5)	-.290	.370	---	.214	-.196	.026	.019
Anticipated retirement adjustment for part-time employed (y_6)	-.108	.165	.085	.450	-.278	.133	-.096
Avoid retirement (y_7)	-.214	-.332	-.073	-.255	-.267	-.091	-.244
Enjoy retirement (y_8)	-.141	-.200	-.027	-.167	-.126	-.181	-.105

Table 4. Continued

	Work Indicators								
	x_4					x_5			
	Farmers	Blue Collar	Small Businessmen	Salaried Professionals	Self-employed Professionals	Farmers	Blue Collar	Small Businessmen	
Retired Indicators									
Intentions to retire (y_1)	.058	-.223	-.232	-.265	-.115	-.033	-.006	-.179	
Predicted feelings about retirement (y_2)	-.069	-.146	-.178	-.185	-.038	-.069	-.051	-.243	
Ease of adjustment to retirement (y_3)	-.088	.047	.026	-.033	.000	-.027	-.072	-.132	
Retirement adjustment (for retired only) (y_4)	-.187	.135	-.061	-.118	.266	.053	-.081	.164	
Anticipated retirement adjustment for full-time employed (y_5)	-.123	-.121	-.016	-.115	-.036	-.075	-.095	-.127	
Anticipated retirement adjustment for part-time employed (y_6)	.147	-.131	-.228	.202	.247	.103	-.232	-.093	
Avoid retirement (y_7)	.027	.137	.013	-.070	.110	.042	.025	-.050	
Enjoy retirement (y_8)	.047	.087	-.015	.037	.003	.064	.015	-.134	

Table 4. Continued

	Work Indicators						
	x_5		x_6				
	Salaried Professionals	Self-employed Professionals	Farmers	Blue Collar	Small Businessman	Salaried Professional	Self-employed Professional
Retired Indicators							
Intentions to retire (y_1)	-.270	-.138	.025	-.132	-.009	-.067	.019
Predicted feelings about retirement (y_2)	-.275	-.194	---[a]	-.018	.035	-.020	.120
Ease of adjustment to retirement (y_3)	-.193	-.303	.083	.204	-.074	.057	-.092
Retirement adjustment (for retired only) (y_4)	.028	.178	-.082	.047	-.011	.079	.225
Anticipated retirement adjustment for full-time employed (y_5)	-.276	-.194	-.197	.323	-.164	-.120	-.109
Anticipated retirement adjustment for part-time employed (y_6)	.021	-.176	-.168	.080	-.072	.276	-.203
Avoid retirement (y_7)	-.058	-.129	.069	-.099	-.109	-.058	-.084
Enjoy retirement (y_8)	.099	-.029	.082	.069	.047	-.003	.184

Table 5. Zero-order correlation coefficients of work and retirement indicators by work and retirement indicators for full-time employed and retired.

	Work Indicators									
	x_1		x_2		x_3		x_4		x_5	
	Employed	Retired	Employed	Retired	Employed	Retired	Employed	Retired	Employed	Retire
Retirement Indicators										
Intentions to retire (y_1)	-.098	.024	-.264	-.170	-.136	-.057	-.253	-.089	-.250	-.070
Predicted feelings about retirement (y_2)	-.009	.017	-.324	-.340	-.119	-.064	-.240	-.062	-.213	-.216
Ease of adjustment to retirement (y_3)	.004	.066	-.358	.241	-.137	-.078	-.194	.094	-.188	-.079
Retirement adjustment (for retired only) (y_4)	---[a]	---[a]	---[a]	---[a]	---[a]	---[a]	---[a]	---[a]	---[a]	---[a]
Anticipated retirement adjustment for full-time employed (y_5)	-.031	---[a]	-.308	---[a]	-.110	---[a]	-.150	---[a]	-.184	---[a]
Anticipated retirement adjustment for part-time employed (y_6)	---[a]	-.018	---[a]	-.169	---[a]	-.134	---[a]	-.100	---[a]	.067
Avoid retirement (y_7)	.043	.012	-.224	-.142	-.092	-.126	-.171	.017	-.019	.017
Enjoy retirement (y_8)	-.075	.012	-.225	-.164	-.148	-.162	-.058	-.012	-.079	.043

[a]No correlation could be computed.

Table 5. Continued

	Work Indicators	
	x_6	
	Employed	Retired
Retirement Indicators		
Intentions to retire (y_1)	-.052	-.005
Predicted feelings about regirement (y_2)	-.007	.014
Ease of adjustment to retirement (y_3)	-.136	-.072
Retirement adjustment (for retired only) (y_4)	---[a]	---[a]
Anticipated retirement adjustment for full-time employed (y_5)	-.182	---[a]
Anticipated retirement adjustment for part-time employed (y_6)	---[a]	.054
Avoid retirement (y_7)	-.136	-.049
Enjoy retirement (y_8)	.142	-.045

Table 6. Zero-order correlation coefficients of work and retirement indicators by work and retirement indicators for change 1964, 1974.

	Work Indicators				
	x_1	x_2	x_3	x_4	x_5
Retirement Indicators					
Intentions to retire (y_1)	.005	-.244	-.107	-.196	-.155
Avoid retirement (y_7)	.045	.135	-.134	.031	.014
Enjoy reitrement (y_8)	-.008	-.150	-.105	.009	.026

EXPERIMENTAL COURSE ANNOUNCEMENT

Department _____ College _____

Course Number and Title: _____

If the course is 400-level or below, will it be used for minor graduate credit? Yes ____ No ____

Contact Hours (lecture - lab) (_____) Credits: _____ Prerequisite: _____

Semester and Year of Offering: _____ Instructor: _____

Course Description: _____

_____

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Reason for Proposal: _____

_____

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DEO _____ Date _____ DEO _____ Date _____

College Curriculum Committee Chair (optional) _____ Date _____

Dean _____ Date _____ Dean _____ Date _____

Dean of Graduate College _____ Date _____

This form, when signed, should be sent to the Student Schedules Coordinator, Rm. 5, Beardshear Hall.

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